Remarks

The Office Action mailed April 8, 2004 has been carefully reviewed and the following remarks have been submitted in consequence thereof.

Applicants and the undersigned wish to express their appreciation to the Examiner for the courtesies she extended during a telephone interview that occurred on July 27, 2004. During the interview, the Office Action dated April 8, 2004 was discussed. More specifically, the undersigned pointed out to the Examiner at least some of the differences between the present application and Jost et al. (U.S. Patent No. 5,361,201).

For example, the undersigned advised the Examiner that Jost does not describe or suggest a method for providing a value of a good to a requester, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle. Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value. Applicants submit that the factors to be considered when pricing a non-stationary asset are significantly different from the factors to be considered when estimating the value of real estate.

Moreover, Jost does not describe or suggest designating a request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good, researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and calculating the value of the good based on the research performed by the analyst. Rather, Jost describes a system for real estate appraisals that only uses data stored in a data storage and predictive models for estimating the value of real estate. Jost does not describe or suggest researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information. Accordingly, Jost does not address designating a request for the value of a good as an exception request if no response is provided by the computer, but rather, Jost merely describes a system that values real estate using predictive models.

Although no agreement was reached with respect to the patentability of the claims in the present case, the Examiner advised that she would fully consider Applicants' arguments along with the Amendment to be filed. The foregoing Amendment has been made in consequence of the Examiner Interview.

Accordingly, Applicants respectfully submit that the present patent application is in condition for allowance.

Claims 1-8, 10-43, and 45-67 are pending in this application. Claims 1-8, 10-43, and 45-67 stand rejected. Claims 9 and 44 have been cancelled.

In accordance with 37 C.F.R. 1.136(a), a one month extension of time is submitted herewith to extend the due date of the response to the Office Action dated April 8, 2004, for the above-identified patent application from July 8, 2004, through and including August 8, 2004. In accordance with 37 C.F.R. 1.17(a)(3), authorization to charge a deposit account in the amount of $110.00 to cover this extension of time request also is submitted herewith.

The rejection of Claims 1, 34 and 66 under 35 U.S.C. § 112, second paragraph, is respectfully traversed. Applicants respectfully submit that Claims 1, 34 and 66 satisfy section 112, second paragraph. More specifically, Applicants respectfully submit that Claims 1, 34 and 66 are definite and particularly point out and distinctly claim the subject matter of the invention. However, in an effort to expedite the prosecution of this patent application, Applicants have amended Claims 1, 34 and 66 to include a recitation of "storing in the database data relating to a plurality of goods". Applicants therefore respectfully submit that Claims 1, 34 and 66 satisfy Section 112, second paragraph. Accordingly, Applicants respectfully request that the rejection of Claims 1, 34 and 66 under Section 112, second paragraph, be withdrawn.

The rejection of Claim 67 under 35 U.S.C. § 101 as being directed to non-statutory subject matter is respectfully traversed.

The Office Action suggests at page 3 that "Claim 67 is rejected under 35 U.S.C. 101 because the bodies of the claims do not recite technology, i.e. computer implementation or any other technology in a non-trivial manner." Accordingly, the Office Action rejects Claim 67 as

being directed to non-statutory subject matter. Applicants respectfully traverse these suggestions and this rejection. However, Applicants have amended Claim 67 to address the rejection set forth in the Office Action.

More specifically, Applicants submit that the claims of the present patent application are directed to practical applications in the technological arts. "Any sequence of operational steps can constitute a process within the meaning of the Patent Act so long as it is part of the technological arts." *In re Musgrave*, 431 F.2d 882 (C.C.P.A. 1970). For example, independent Claim 67 is a method for providing a value of a good to a requester using a computer coupled to a database. Applicants submit that providing a value of a good to a requester is a useful process that is considered to be within "the technological arts".

One specific example of such a method implementation is a computer with a processor programmed to at least one of upload data relating to a request for a value of a good and data relating to the good, recognize the request for the value of the good as an exception request if no response is provided to the request for the value of the good, calculate the value of the good based on research performed by an analyst, analyze trends among similar exception requests, and input a new policy value and corresponding data for a good based on the exception request analysis to facilitate subsequent valuations of similar goods. While the claims are not limited to the specific examples related to a computer with a programmed processor, the claims need not be so restricted to satisfy the requirement of Section 101.

Applicants further traverse the assertion included in the Office Action that Claim 67 is directed to non-statutory subject matter under Section 101 in light of the "Examination Guidelines for Computer-Related Inventions". The Examination Guidelines for Computer-Related Inventions provides in relevant part as follows:

> In order to determine whether the claim is limited to a practical application of an abstract idea, Office personnel must analyze the claim as a whole, in light of the specification, to understand what subject matter is being manipulated and how it is being manipulated. During this procedure, Office personnel must evaluate any statements of intended use or field of use, any data gathering step and any post-manipulation activity....Only when the claim is devoid of any limitation to a practical application in the technological arts should it be rejected under § 101.

> Further, when such a rejection is made, Office personnel must expressly state how the language of the claims has been interpreted to support the rejection.

Applicants respectfully submit that Claim 67 is limited to a practical application in the technological arts. Furthermore, Applicants respectfully submit that the Office Action does not expressly state how the language of Claim 67 supports the Section 101 rejection.

Claim 67 has been amended. Claim 67 recites a "method for providing a value of a good to a requester". Thus, Applicants submit that Claim 67 is directed to a useful process that is considered to be within "the technological arts". Furthermore, Claim 67 recites a "method for providing a value of a good to a requester using a computer coupled to a database". The method includes the step of "uploading to the computer data relating to a request for a value of a good and data relating to the good, the computer configured as a calculator for calculating a value of the good...recognizing the request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good...." Thus, Claim 67 uses a computer system to perform certain steps of the process. Claim 67 is therefore directed to a practical application in the technological arts.

For at least the reasons set forth above, Applicants respectfully request that the Section 101 rejection of Claim 67 be withdrawn.

The rejection of Claims 1, 4, 6-8, 10-15, 21-22, 29, 33-34, 39-43, 45-49, 53, and 64-67 under 35 U.S.C. § 103(a) as being unpatentable over Jost et al. (U.S. Patent No. 5,361,201) ("Jost") is respectfully traversed.

Applicants respectfully submit that Jost does not describe or suggest the claimed invention. As discussed below, at least one of the differences between Jost and the present invention is that Jost does not describe or suggest a method for providing a value of a good to a requester using a computer coupled to a database that includes storing in the database data relating to a plurality of goods including a description of each good wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Moreover, Jost does not describe or suggest a method that includes designating the request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good, researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and calculating the value of the good based on the research performed by the analyst.

Furthermore, Jost does not describe or suggest a method that includes analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and corresponding data for a good based on the exception request analysis.

Jost describes an automated system (100) and method for real estate appraisals, which uses one or more predictive models such as neural networks (908) to generate estimates of real estate value. The predictive models (908) generate these estimates based on learned relationships among variables describing individual property characteristics (905). The models (908) also learn relationships between individual property characteristics (905) and area characteristics (906). Area characteristics (906) are stored and applied at a level of geographic specificity that varies according to the amount of data available at each of several successively larger geographic areas.

In Jost, the learned relationships among individual property characteristics (905) and area characteristics (906) enable the system (100) to estimate the value of the property being appraised. Error models (909) may also be provided to generate an estimated value range or error interval for the sales price. The appraised value and error estimate may then be provided as output (907) to a human decision-maker, along with other related information such as: reason codes that reveal the relative contributions of various factors to the appraised value; and various measures of market trends. Finally, the system (100) periodically monitors its performance, and redevelops the models (908,909) when performance drops below a predetermined level.

Claim 1 recites a method for providing a value of a good to a requester using a computer coupled to a database that includes "storing in the database data relating to a plurality of goods

including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle...assigning a policy value to at least one good stored in the database...uploading data to the computer including a request for a value of a good and data relating to the good, the computer configured as a calculator for calculating a value of the good...using the computer to determine whether the value of the good can be calculated based on the uploaded data including determining whether the good has a policy value assigned thereto...designating the request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good...researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information...calculating the value of the good based on the research performed by the analyst...analyzing trends among a plurality of similar exception requests...inputting at least one new policy value and corresponding data for a good based on the exception request analysis...and displaying the value of the good."

Jost does not describe or suggest a method as recited in Claim 1. More specifically, Jost does not describe or suggest a method for providing a value of a good to a requester using a computer coupled to a database that includes storing in the database data relating to a plurality of goods including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value. Applicants respectfully traverse the assertion included in the Office Action at page 10 that "whether the item is a good, equipment or real estate would not matter to a composite pricing system that uses various factors to arrive at a price." Rather, Applicants submit that the factors to be considered when pricing a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle are significantly different from the factors to be considered when estimating the value of real estate. Accordingly, it would not be obvious to one of ordinary skill in the art to employ a system for real estate appraisals like the one described in Jost for the purposes of valuing a good wherein the good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Moreover, Jost does not describe or suggest designating a request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good, researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and calculating the value of the good based on the research performed by the analyst.

More specifically, Jost does not describe or suggest researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information. Rather, Jost describes an automated system for real estate appraisals that includes a data storage (103) that stores data describing real estate properties, regional data, and model parameters, wherein predictive models generate these estimates based on data stored in data storage (103). In other words, Jost describes a system that only uses data stored in data storage (103) for estimating the value of real estate. Jost does not describe or suggest researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and then calculating the value of the good based on the research performed by the analyst.

Furthermore, Jost does not describe or suggest analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and corresponding data for a good based on the exception request analysis. Rather, Jost describes an automated system for real estate appraisals that uses one or more predictive models to generate estimates of real estate value wherein the predictive models are "trained" such that once training is complete the model can predict outcomes for new data inputs (col. 7, lines 35-36). The models in Jost predict a real estate value based on information inputted into the system. Jost only describes a system that values real estate using predictive models.

In contrast, the present invention analyzes trends among a plurality of similar exception requests wherein an exception request is designated as an exception request if no response is provided by the computer to the request for the value of the good. In other words, in the present invention, an exception request is a request for a value of a good that cannot be predicted by merely using a model. Since Jost only describes a system that values real estate using predictive

models, Jost does not describe or suggest analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and corresponding data for a good based on the exception request analysis. Accordingly, Applicants respectfully submit that Claim 1 is patentable over Jost.

For at least the reasons set forth above, Applicants respectfully submit that Claim 1 is patentable over Jost.

Claims 4, 6-8, 10-15, 21-22, 29 and 33 depend, directly or indirectly, from independent Claim 1 which is submitted to be in condition for allowance. When the recitations of Claims 4, 6-8, 10-15, 21-22, 29 and 33 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claims 4, 6-8, 10-15, 21-22, 29 and 33 are also patentable over Jost.

Claim 34 recites a system for providing a value of a good to a requester, wherein the system includes "at least one computer...a database for storing data relating to a plurality of goods including a description of each good and whether a policy value has been assigned to the good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle...a server coupled to said database and configured to read input data including a request for a value of the good and data relating to the good, said server further configured to determine whether the value of the good can be calculated based on the inputted data including determining whether the good has a policy value assigned thereto, designate the request for the value of the good as an exception request if no response is provided by the system to the request for the value of the good and prompt the requester to provide additional information relating to the good, notify an analyst that the request has been designated as an exception request, prompt the analyst to research the value of the good using the inputted data, the additional information and data external to the database, calculate the value of the good based on the research performed by the analyst, analyze trends among a plurality of similar exception requests, and receive at least one new policy value and corresponding data for a good based on the exception request analysis...a network connecting said server to said computer...a user interface allowing a requester to input data relating to a request for the value of the good and data relating to the good and receive the value of the good output."

Jost does not describe or suggest a system as recited in Claim 34. More specifically, Jost does not describe or suggest system for providing a value of a good to a requester that includes a database for storing data relating to a plurality of goods that includes a description of each good and whether a policy value has been assigned to the good, wherein each good is a non-stationary asset that includes at least one of equipment, a product, a truck, an automobile and a vehicle.

Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value. Applicants respectfully traverse the assertion included in the Office Action at page 10 that "whether the item is a good, equipment or real estate would not matter to a composite pricing system that uses various factors to arrive at a price." Rather, Applicants submit that the factors to be considered when pricing a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle are significantly different from the factors to be considered when estimating the value of real estate. Accordingly, it would not be obvious to one of ordinary skill in the art to employ a system for real estate appraisals like the one described in Jost for the purposes of valuing a good wherein the good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Moreover, Jost does not describe or suggest a server configured to designate a request for a value of a good as an exception request if no response is provided by the system to the request for the value of the good and prompt a requester to provide additional information relating to the good, prompt an analyst to research the value of the good using the inputted data, the additional information and data external to the database, and calculate the value of the good based on the research performed by the analyst.

More specifically, Jost does not describe or suggest prompting an analyst to research the value of the good using the inputted data, the additional information and data external to the database. Rather, Jost describes an automated system for real estate appraisals that includes a data storage (103) that stores data describing real estate properties, regional data, and model parameters, wherein predictive models generate these estimates based on data stored in data storage (103). In other words, Jost describes a system that only uses data stored in data storage (103) for estimating the value of real estate. Jost does not describe or suggest a server

configured to prompt an analyst to research the value of the good using the inputted data, the additional information and data external to the database.

Furthermore, Jost does not describe or suggest a server configured to analyze trends among a plurality of similar exception requests, and receive at least one new policy value and corresponding data for a good based on the exception request analysis. Rather, Jost describes an automated system for real estate appraisals that uses one or more predictive models to generate estimates of real estate value wherein the predictive models are "trained" such that once training is complete the model can predict outcomes for new data inputs (col. 7, lines 35-36). The models in Jost predict a real estate value based on information inputted into the system. Jost only describes a system that values real estate using predictive models.

In contrast, the present invention utilizes a server to analyze trends among a plurality of similar exception requests wherein an exception request is designated as an exception request if no response is provided by the system to the request for the value of the good. In other words, in the present invention, an exception request is a request for a value of a good that cannot be predicted by merely using a model. Accordingly, Jost does not describe or suggest analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and corresponding data for a good based on the exception request analysis. Accordingly, Applicants respectfully submit that Claim 34 is patentable over Jost.

For at least the reasons set forth above, Applicants respectfully submit that Claim 34 is patentable over Jost.

Claims 39-43, 45-49, 53 and 64-65 depend, directly or indirectly, from independent Claim 34 which is submitted to be in condition for allowance. When the recitations of Claims 39-43, 45-49, 53 and 64-65 are considered in combination with the recitations of Claim 34, Applicants submit that dependent Claims 39-43, 45-49, 53 and 64-65 are also patentable over Jost.

Claim 66 recites a method for providing a value of a good to a requester using a computer coupled to a database, wherein the method includes "storing in the database data relating to a plurality of goods including a description of each good including at least one of a type, a

manufacturer, a model, a quantity, and options, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle...assigning a policy value to at least one good stored in the database...uploading data to the computer including a request for a value of a good and data relating to the good, the computer configured as a calculator...using the computer to determine whether the value of the good can be calculated based on the uploaded data including determining whether the good has a policy value assigned thereto...calculating the value of the good if the value can be calculated based on the uploaded data...designating the request for the value of the good as an exception request if the value cannot be calculated based on the uploaded data and then prompting the requester to provide additional information relating to the good...researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information...calculating the value of the good based on the research performed by the analyst...analyzing trends among a plurality of similar exception requests...inputting at least one new policy value and corresponding data for a good based on the exception request analysis."

Jost does not describe or suggest a method as recited in Claim 66. More specifically, Jost does not describe or suggest a method for providing a value of a good to a requester using a computer coupled to a database that includes storing in the database data relating to a plurality of goods including a description of each good including at least one of a type, a manufacturer, a model, a quantity, and options, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value. Applicants respectfully traverse the assertion included in the Office Action at page 10 that "whether the item is a good, equipment or real estate would not matter to a composite pricing system that uses various factors to arrive at a price." Rather, Applicants submit that the factors to be considered when pricing a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle are significantly different from the factors to be considered when estimating the value of real estate. Accordingly, it would not be obvious to one of ordinary skill in the art to employ a system for real estate appraisals like the one described in Jost for the purposes of valuing a good

wherein the good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Moreover, Jost does not describe or suggest designating a request for a value of a good as an exception request if the value cannot be calculated based on the uploaded data and then prompting a requester to provide additional information relating to the good, researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and calculating the value of the good based on the research performed by the analyst.

More specifically, Jost does not describe or suggest researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information. Rather, Jost describes a system that only uses data stored in data storage (103) for estimating the value of real estate. Jost does not describe or suggest researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and then calculating the value of the good based on the research performed by the analyst.

Furthermore, Jost does not describe or suggest analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and corresponding data for a good based on the exception request analysis. Rather, Jost describes an automated system for real estate appraisals that uses one or more predictive models to generate estimates of real estate value. The models in Jost predict a real estate value based on information inputted into the system. Jost only describes a system that values real estate using predictive models.

In contrast, the present invention analyzes trends among a plurality of similar exception requests wherein an exception request is designated as an exception request if no response is provided by the computer to the request for the value of the good. In other words, in the present invention, an exception request is a request for a value of a good that cannot be predicted by merely using a model. Accordingly, Jost does not describe or suggest analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and

corresponding data for a good based on the exception request analysis. Accordingly, Applicants respectfully submit that Claim 66 is patentable over Jost.

For at least the reasons set forth above, Applicants respectfully submit that Claim 66 is patentable over Jost.

Claim 67 recites a method for providing a value of a good to a requester using a computer coupled to a database, wherein the method includes "uploading to the computer data relating to a request for a value of a good and data relating to the good, the computer configured as a calculator for calculating a value of the good, data relating to a good including at least one of a type, a manufacturer, a model, a quantity, and options, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle...recognizing the request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good...researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information...calculating the value of the good based on the research performed by the analyst...analyzing trends among similar exception requests...inputting a new policy value and corresponding data for a good based on the exception request analysis to facilitate subsequent valuations of similar goods."

Jost does not describe or suggest a method as recited in Claim 67. More specifically, Jost does not describe or suggest a method for providing a value of a good to a requester using a computer coupled to a database that includes uploading to the computer data relating to a request for a value of a good and data relating to the good, wherein the computer is configured as a calculator for calculating a value of the good and the data relating to a good includes at least one of a type, a manufacturer, a model, a quantity, and options, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value. Applicants submit that the

factors to be considered when pricing a non-stationary asset are significantly different from the factors to be considered when estimating the value of real estate. Accordingly, it would not be obvious to one of ordinary skill in the art to employ a system for real estate appraisals like the one described in Jost for the purposes of valuing a good wherein the good includes a non-stationary asset.

Moreover, Jost does not describe or suggest recognizing a request for a value of a good as an exception request if no response is provided by the computer to the request for the value of the good and prompting a requester to provide additional information relating to the good, researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and calculating the value of the good based on the research performed by the analyst.

More specifically, Jost does not describe or suggest researching by an analyst the value of the good including analyzing data external to the database. Rather, Jost describes a system that only uses data stored in data storage (103) for estimating the value of real estate. Jost does not describe or suggest researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and then calculating the value of the good based on the research performed by the analyst.

Furthermore, Jost does not describe or suggest analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and corresponding data for a good based on the exception request analysis. Rather, Jost describes an automated system for real estate appraisals that uses one or more predictive models to generate estimates of real estate value. In contrast, the present invention analyzes trends among a plurality of similar exception requests wherein an exception request is designated as an exception request if no response is provided by the computer to the request for the value of the good. In other words, in the present invention, an exception request is a request for a value of a good that cannot be predicted by merely using a model. Accordingly, Applicants respectfully submit that Claim 67 is patentable over Jost.

For at least the reasons set forth above, Applicants respectfully submit that Claim 67 is patentable over Jost.

In addition to the arguments set forth above, Applicant further submits that the Section 103 rejection of Claims 1, 4, 6-8, 10-15, 21-22, 29, 33-34, 39-43, 45-49, 53 and 64-67 is not a proper rejection. The mere assertion that such an apparatus would have been obvious to one of ordinary skill in the art does not support a prima facie obvious rejection. Rather, each allegation of what would have been an obvious matter of design choice must always be supported by citation to some reference work recognized as standard in the pertinent art, and Applicant given an opportunity to challenge the correctness of the assertion or the repute of the cited reference. Applicant has not been provided with the citation to any reference supporting the combination made in the rejection. The rejection, therefore, fails to provide the Applicant with a fair opportunity to respond to the rejection, and fails to provide the Applicant with the opportunity to challenge the correctness of the rejection. Therefore, Applicant respectfully requests that the Section 103 rejection be withdrawn.

For at least the reasons set forth above, Applicants respectfully request that the Section 103 rejection of Claims 1, 4, 6-8, 10-15, 21-22, 29, 33-34, 39-43, 45-49, 53 and 64-67 be withdrawn.

The rejection of Claims 2, 3, 35 and 36 under 35 U.S.C. § 103(a) as being unpatentable over Jost et al. (U.S. Patent No. 5,361,201) ("Jost") in view of Dugan (U.S. Patent No. 5,857,174) is respectfully traversed.

Jost is described above. Dugan describes a real estate appraisal method in which the buyer of a property assigns points to a subject property and each comparable property based upon an Ideal Point System (IPS). The points assigned, or IPS values, are based upon the desirability factors for each of five categories of criteria. The total possible IPS value for any property is 100, corresponding to 100 per cent desirability. Once the buyer's IPS values are determined, the property may be subsequently used as a comparable property. The appraiser need only select a subject property and obtain IPS values for the subject property. The sales price of each comparable property is then adjusted based upon the relative difference between

the IPS values for the comparable properties and the IPS values of the subject property, by dividing the total IPS value for each comparable property with the IPS value for the subject property to obtain a composite adjustment ratio. The adjustment ratio for each comparable property is then multiplied by the sales price to obtain an adjusted sales price. Any greatly divergent adjusted sales prices are discarded, and the average adjusted sales price is determined. The average adjusted sales price is used as the appraised value for the subject property.

Claims 2 and 3 depend from independent Claim 1. Claim 1 recites a method for providing a value of a good to a requester using a computer coupled to a database that includes "storing in the database data relating to a plurality of goods including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle...assigning a policy value to at least one good stored in the database...uploading data to the computer including a request for a value of a good and data relating to the good, the computer configured as a calculator for calculating a value of the good...using the computer to determine whether the value of the good can be calculated based on the uploaded data including determining whether the good has a policy value assigned thereto...designating the request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good...researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information...calculating the value of the good based on the research performed by the analyst...analyzing trends among a plurality of similar exception requests...inputting at least one new policy value and corresponding data for a good based on the exception request analysis...and displaying the value of the good."

Neither Jost nor Dugan, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, neither Jost nor Dugan, considered alone or in combination, describe or suggest a method for providing a value of a good to a requester using a computer coupled to a database that includes storing in the database data relating to a plurality of goods including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value; and Dugan describes a real estate appraisal method in which the buyer of a property assigns points to a subject property and each comparable property based upon an Ideal Point System. Applicants submit that the factors to be considered when pricing a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle are significantly different from the factors to be considered when estimating the value of real estate. Accordingly, it would not be obvious to one of ordinary skill in the art to employ a system for real estate appraisals like the one described in Jost and Dugan for the purposes of valuing a good wherein the good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Moreover, neither Jost nor Dugan, considered alone or in combination, describe or suggest designating a request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good, researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and calculating the value of the good based on the research performed by the analyst. More specifically, neither Jost nor Dugan, considered alone or in combination, describe or suggest researching by an analyst the value of the good including analyzing data external to the database.

Furthermore, neither Jost nor Dugan, considered alone or in combination, describe or suggest analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and corresponding data for a good based on the exception request analysis. Accordingly, for at least the reasons set forth above, Applicants respectfully submit that Claim 1 is patentable over Jost in view of Dugan.

When the recitations of Claims 2 and 3 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claims 2 and 3 are also patentable over Jost in view of Dugan.

Claims 35 and 36 depend from independent Claim 34. Claim 34 recites a system for providing a value of a good to a requester, wherein the system includes "at least one computer...a database for storing data relating to a plurality of goods including a description of each good and whether a policy value has been assigned to the good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle...a server coupled to said database and configured to read input data including a request for a value of the good and data relating to the good, said server further configured to determine whether the value of the good can be calculated based on the inputted data including determining whether the good has a policy value assigned thereto, designate the request for the value of the good as an exception request if no response is provided by the system to the request for the value of the good and prompt the requester to provide additional information relating to the good, notify an analyst that the request has been designated as an exception request, prompt the analyst to research the value of the good using the inputted data, the additional information and data external to the database, calculate the value of the good based on the research performed by the analyst, analyze trends among a plurality of similar exception requests, and receive at least one new policy value and corresponding data for a good based on the exception request analysis...a network connecting said server to said computer...a user interface allowing a requester to input data relating to a request for the value of the good and data relating to the good and receive the value of the good output."

Neither Jost nor Dugan, considered alone or in combination, describe or suggest a system as recited in Claim 34. More specifically, neither Jost nor Dugan, considered alone or in combination, describe or suggest a system for providing a value of a good to a requester that includes a database for storing data relating to a plurality of goods that includes a description of each good and whether a policy value has been assigned to the good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value; and Dugan describes a real estate appraisal method in which the buyer of a property assigns points to a subject property and each comparable property based upon an Ideal Point System. Applicants respectfully submit that

it would not be obvious to one of ordinary skill in the art to employ a system for real estate appraisals like the ones describe in Jost and Dugan for the purposes of valuing a good wherein the good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Moreover, neither Jost nor Dugan, considered alone or in combination, describe or suggest a server configured to designate a request for a value of a good as an exception request if no response is provided by the system to the request for the value of the good and prompt a requester to provide additional information relating to the good, prompt the analyst to research the value of the good using the inputted data, the additional information and data external to the database, and calculate the value of the good based on the research performed by the analyst.

Furthermore, neither Jost nor Dugan, considered alone or in combination, describe or suggest a server configured to analyze trends among a plurality of similar exception requests, and receive at least one new policy value and corresponding data for a good based on the exception request analysis. Accordingly, for at least the reasons set forth above, Applicants respectfully submit that Claim 34 is patentable over Jost in view of Dugan.

When the recitations of Claims 35 and 36 are considered in combination with the recitations of Claim 34, Applicants submit that dependent Claims 35 and 36 are also patentable over Jost in view of Dugan.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claims 2, 3, 35 and 36 be withdrawn.

The rejection of Claims 5, 16, 26-28, 38, 50-52 and 57 under 35 U.S.C. § 103(a) as being unpatentable over Jost et al. (U.S. Patent No. 5,361,201) ("Jost") in view of Whitworth (U.S. Patent No. 6,622,129) is respectfully traversed.

Jost is described above. Whitworth describes a method of creating an index of residual values for leased assets, transferring residual value risk, and creating lease securitizations. The index of residual values includes valuation information pertaining to different types of vehicles, different models and submodels of vehicles, different combinations of vehicle options, and

different vehicle model years. The residual value index is updated with subsequent valuations of the leased assets and is employed to facilitate the transfer of residual value risk and create lease securitizations via mechanisms such as residual value futures, options, bonds and insurance products.

Claims 5, 16, and 26-28 depend from independent Claim 1. Claim 1 recites a method for providing a value of a good to a requester using a computer coupled to a database that includes "storing in the database data relating to a plurality of goods including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle...assigning a policy value to at least one good stored in the database...uploading data to the computer including a request for a value of a good and data relating to the good, the computer configured as a calculator for calculating a value of the good...using the computer to determine whether the value of the good can be calculated based on the uploaded data including determining whether the good has a policy value assigned thereto...designating the request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good...researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information...calculating the value of the good based on the research performed by the analyst...analyzing trends among a plurality of similar exception requests...inputting at least one new policy value and corresponding data for a good based on the exception request analysis...and displaying the value of the good."

Neither Jost nor Whitworth, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, neither Jost nor Whitworth, considered alone or in combination, describe or suggest a method for providing a value of a good to a requester using a computer coupled to a database that includes storing in the database data relating to a plurality of goods including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value; and Whitworth describes a

method of creating an index of residual values for leased assets, transferring residual value risk, and creating lease securitizations. In other words, Jost describes a system that estimates real estate values – not non-stationary assets including at least one of equipment, a product, a truck, an automobile and a vehicle; and Whitworth does not describe a method for providing a value of a good to a requester.

Moreover, neither Jost nor Whitworth, considered alone or in combination, describe or suggest designating a request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good, researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and calculating the value of the good based on the research performed by the analyst.

Furthermore, neither Jost nor Whitworth, considered alone or in combination, describe or suggest analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and corresponding data for a good based on the exception request analysis.

Rather, in contrast to the present invention, Jost describes an automated system for real estate appraisals that uses one or more predictive models to generate estimates of real estate value; and Whitworth describes a method of creating an index of residual values for leased assets, transferring residual value risk, and creating lease securitizations. Accordingly, for at least the reasons set forth above, Applicants respectfully submit that Claim 1 is patentable over Jost in view of Whitworth.

When the recitations of Claims 5, 16 and 26-28 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claims 5, 16 and 26-28 are also patentable over Jost in view of Whitworth.

Claims 38, 50-52 and 57 depend from independent Claim 34. Claim 34 recites a system for providing a value of a good to a requester, wherein the system includes "at least one computer...a database for storing data relating to a plurality of goods including a description of each good and whether a policy value has been assigned to the good, wherein each good includes

a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle...a server coupled to said database and configured to read input data including a request for a value of the good and data relating to the good, said server further configured to determine whether the value of the good can be calculated based on the inputted data including determining whether the good has a policy value assigned thereto, designate the request for the value of the good as an exception request if no response is provided by the system to the request for the value of the good and prompt the requester to provide additional information relating to the good, notify an analyst that the request has been designated as an exception request, prompt the analyst to research the value of the good using the inputted data, the additional information and data external to the database, calculate the value of the good based on the research performed by the analyst, analyze trends among a plurality of similar exception requests, and receive at least one new policy value and corresponding data for a good based on the exception request analysis...a network connecting said server to said computer...a user interface allowing a requester to input data relating to a request for the value of the good and data relating to the good and receive the value of the good output."

Neither Jost nor Whitworth, considered alone or in combination, describe or suggest a system as recited in Claim 34. More specifically, neither Jost nor Whitworth, considered alone or in combination, describe or suggest a system for providing a value of a good to a requester that includes a server configured to read input data including a request for a value of the good and data relating to the good, and then determine whether the value of the good can be calculated based on the inputted data including determining whether the good has a policy value assigned thereto.

Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value; and Whitworth describes a method of creating an index of residual values for leased assets, transferring residual value risk, and creating lease securitizations. In other words, Jost describes a system that estimates real estate values – not non-stationary assets including at least one of equipment, a product, a truck, an automobile and a vehicle; and Whitworth does not describe a system for providing a value of a good to a requester.

Moreover, neither Jost nor Whitworth, considered alone or in combination, describe or suggest a server configured to designate a request for a value of a good as an exception request if no response is provided by the system to the request for the value of the good and prompt a requester to provide additional information relating to the good, prompt the analyst to research the value of the good using the inputted data, the additional information and data external to the database, and calculate the value of the good based on the research performed by the analyst. More specifically, neither Jost nor Whitworth, considered alone or in combination, describe or suggest a server configured to prompt an analyst to research the value of the good using the inputted data, the additional information and data external to the database.

Furthermore, neither Jost nor Whitworth, considered alone or in combination, describe or suggest a server configured to analyze trends among a plurality of similar exception requests, and receive at least one new policy value and corresponding data for a good based on the exception request analysis. Rather, Jost describes an automated system for real estate appraisals that uses one or more predictive models to generate estimates of real estate value; and Whitworth describes a method of creating an index of residual values for leased assets, transferring residual value risk, and creating lease securitizations. Accordingly, for at least the reasons set forth above, Applicants respectfully submit that Claim 34 is patentable over Jost in view of Whitworth.

When the recitations of Claims 38, 50-52 and 57 are considered in combination with the recitations of Claim 34, Applicants submit that Claims 38, 50-52 and 57 are also patentable over Jost in view of Whitworth.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claims 5, 16, 26-28, 38, 50-52 and 57 be withdrawn.

The rejection of Claims 17, 30-32 and 58-60 under 35 U.S.C. § 103(a) as being unpatentable over Jost et al. (U.S. Patent No. 5,361,201) ("Jost") in view of Quinn (U.S. Patent No. 6,360,222) is respectfully traversed.

Jost is described above. Quinn describes a method of and system for organizing entries of an information directory based on relationships or "connections" between the users, and for

adding new directory entries to the information directory without intervention by a system administrator. Each connection between entries is created with a "relationship type" describing the connection. New entries are created by existing users who have existing entries in the information directory. An existing user is allowed to access and modify contents of his own directory entry. The existing user may then submit a new user profile to the information directory system to create a new entry for the new user. When an existing user submits the profile for a new user, the information is stored in a relationship list within the existing user's entry. When the existing user's entry is accessed, the profile of the existing user and his relationship list will be displayed. Users can display connections of a specific relationship type.

Claims 17 and 30-32 depend from independent Claim 1. Claim 1 recites a method for providing a value of a good to a requester using a computer coupled to a database that includes "storing in the database data relating to a plurality of goods including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle...assigning a policy value to at least one good stored in the database...uploading data to the computer including a request for a value of a good and data relating to the good, the computer configured as a calculator for calculating a value of the good...using the computer to determine whether the value of the good can be calculated based on the uploaded data including determining whether the good has a policy value assigned thereto...designating the request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good...researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information...calculating the value of the good based on the research performed by the analyst...analyzing trends among a plurality of similar exception requests...inputting at least one new policy value and corresponding data for a good based on the exception request analysis...and displaying the value of the good."

Neither Jost nor Quinn, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, neither Jost nor Quinn, considered alone or in combination, describe or suggest a method for providing a value of a good to a requester using a computer coupled to a database that includes storing in the database data relating to a plurality of

goods including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle.

Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value; and Quinn describes a method for organizing entries of an information directory based on relationships or "connections" between the users, and for adding new directory entries to the information directory without intervention by a system administrator. In other words, Jost describes a system that estimates real estate values – not non-stationary assets including at least one of equipment, a product, a truck, an automobile and a vehicle; and Quinn does not describe a method for providing a value of a good to a requester.

Moreover, neither Jost nor Quinn, considered alone or in combination, describe or suggest designating a request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good, researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and calculating the value of the good based on the research performed by the analyst. More specifically, neither Jost nor Quinn, considered alone or in combination, describe or suggest researching by an analyst the value of the good including analyzing data external to the database.

Furthermore, neither Jost nor Quinn, considered alone or in combination, describe or suggest analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and corresponding data for a good based on the exception request analysis. Rather, Jost describes an automated system for real estate appraisals that uses one or more predictive models to generate estimates of real estate value, and Quinn describes a method for organizing entries of an information directory based on relationships or "connections" between the users and for adding new directory entries to the information directory without intervention by a system administrator. Accordingly, for at least the reasons set forth above, Applicants respectfully submit that Claim 1 is patentable over Jost in view of Quinn.

When the recitations of Claims 17 and 30-32 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claims 17 and 30-32 are also patentable over Jost in view of Quinn.

Claims 58-60 depend from independent Claim 34. Claim 34 recites a system for providing a value of a good to a requester, wherein the system includes "at least one computer...a database for storing data relating to a plurality of goods including a description of each good and whether a policy value has been assigned to the good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle...a server coupled to said database and configured to read input data including a request for a value of the good and data relating to the good, said server further configured to determine whether the value of the good can be calculated based on the inputted data including determining whether the good has a policy value assigned thereto, designate the request for the value of the good as an exception request if no response is provided by the system to the request for the value of the good and prompt the requester to provide additional information relating to the good, notify an analyst that the request has been designated as an exception request, prompt the analyst to research the value of the good using the inputted data, the additional information and data external to the database, calculate the value of the good based on the research performed by the analyst, analyze trends among a plurality of similar exception requests, and receive at least one new policy value and corresponding data for a good based on the exception request analysis...a network connecting said server to said computer...a user interface allowing a requester to input data relating to a request for the value of the good and data relating to the good and receive the value of the good output."

Neither Jost nor Quinn, considered alone or in combination, describe or suggest a system as recited in Claim 34. More specifically, neither Jost nor Quinn, considered alone or in combination, describe or suggest a system for providing a value of a good to a requester that includes a server configured to read input data including a request for a value of the good and data relating to the good, and then determine whether the value of the good can be calculated based on the inputted data including determining whether the good has a policy value assigned thereto.

Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value; and Quinn describes a method for organizing entries of an information directory based on relationships or "connections" between the users and for adding new directory entries to the information directory without intervention by a system administrator. In other words, Jost describes a system that estimates real estate values – not non-stationary assets including at least one of equipment, a product, a truck, an automobile and a vehicle; and Quinn does not describe a system for providing a value of a good to a requester.

Moreover, neither Jost nor Quinn, considered alone or in combination, describe or suggest a server configured to designate a request for a value of a good as an exception request if no response is provided by the system to the request for the value of the good and prompt a requester to provide additional information relating to the good, prompt the analyst to research the value of the good using the inputted data, the additional information and data external to the database, and calculate the value of the good based on the research performed by the analyst. More specifically, neither Jost nor Quinn, considered alone or in combination, describe or suggest a server configured to prompt an analyst to research the value of the good using the inputted data, the additional information and data external to the database.

Furthermore, neither Jost nor Quinn, considered alone or in combination, describe or suggest a server configured to analyze trends among a plurality of similar exception requests, and receive at least one new policy value and corresponding data for a good based on the exception request analysis. Rather, Jost describes an automated system for real estate appraisals that uses one or more predictive models to generate estimates of real estate value; and Quinn describes a method for organizing entries of an information directory based on relationships or "connections" between the users. Accordingly, for at least the reasons set forth above, Applicants respectfully submit that Claim 34 is patentable over Jost in view of Quinn.

When the recitations of Claims 58-60 are considered in combination with the recitations of Claim 34, Applicants submit that Claims 58-60 are also patentable over Jost in view of Quinn.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claims 17, 30-32 and 58-60 be withdrawn.

The rejection of Claims 18 and 61 under 35 U.S.C. § 103(a) as being unpatentable over Jost et al. (U.S. Patent No. 5,361,201) ("Jost") in view of Hartnett (U.S. Patent No. 6,064,971) is respectfully traversed.

Jost is described above. Hartnett describes a method to operate a computerized adaptive knowledge base. The contents and organization of the adaptive knowledge base evolve based on the contributions and evaluations of a user community. Whether a particular set of contents or an alternative organization is preserved for future iterations is a function of user evaluations, taking into account the amounts of information and the relative importance of content (i.e., organization). Items of the adaptive knowledge base which are as yet unevaluated by a particular user are ranked by estimating that user's evaluations, based on other items for which evaluations are available to compare with other users.

Claim 18 depends from independent Claim 1. Claim 1 is recited hereinabove.

Neither Jost nor Hartnett, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, neither Jost nor Hartnett, considered alone or in combination, describe or suggest a method for providing a value of a good to a requester using a computer coupled to a database that includes storing in the database data relating to a plurality of goods including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle. Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value; and Hartnett describes a method to operate a computerized adaptive knowledge base.

Moreover, neither Jost nor Hartnett, considered alone or in combination, describe or suggest designating a request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good, researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the

additional information, and calculating the value of the good based on the research performed by the analyst. More specifically, neither Jost nor Hartnett, considered alone or in combination, describe or suggest researching by an analyst the value of the good including analyzing data external to the database.

Furthermore, neither Jost nor Hartnett, considered alone or in combination, describe or suggest analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and corresponding data for a good based on the exception request analysis. Rather, Jost describes an automated system for real estate appraisals that uses one or more predictive models to generate estimates of real estate value, and Hartnett describes a method to operate a computerized adaptive knowledge base. Accordingly, for at least the reasons set forth above, Applicants respectfully submit that Claim 1 is patentable over Jost in view of Hartnett.

When the recitations of Claim 18 is considered in combination with the recitations of Claim 1, Applicants submit that dependent Claim 18 is also patentable over Jost in view of Hartnett.

Claim 61 depends from independent Claim 34. Claim 34 is recited hereinabove.

Neither Jost nor Hartnett, considered alone or in combination, describe or suggest a system as recited in Claim 34. More specifically, neither Jost nor Hartnett, considered alone or in combination, describe or suggest a system for providing a value of a good to a requester that includes a server configured to read input data including a request for a value of the good and data relating to the good, and then determine whether the value of the good can be calculated based on the inputted data including determining whether the good has a policy value assigned thereto.

Moreover, neither Jost nor Hartnett, considered alone or in combination, describe or suggest a server configured to designate a request for a value of a good as an exception request if no response is provided by the system to the request for the value of the good and prompt a requester to provide additional information relating to the good, prompt the analyst to research the value of the good using the inputted data, the additional information and data external to the database, and calculate the value of the good based on the research performed by the analyst.

More specifically, neither Jost nor Hartnett, considered alone or in combination, describe or suggest a server configured to prompt an analyst to research the value of the good using the inputted data, the additional information and data external to the database.

Furthermore, neither Jost nor Hartnett, considered alone or in combination, describe or suggest a server configured to analyze trends among a plurality of similar exception requests, and receive at least one new policy value and corresponding data for a good based on the exception request analysis. Rather, Jost describes an automated system for real estate appraisals that uses one or more predictive models to generate estimates of real estate value; and Hartnett describes a method to operate a computerized adaptive knowledge base. Accordingly, for at least the reasons set forth above, Applicants respectfully submit that Claim 34 is patentable over Jost in view of Hartnett.

When the recitations of Claim 61 is considered in combination with the recitations of Claim 34, Applicants submit that Claim 61 is also patentable over Jost in view of Hartnett.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claims 18 and 61 be withdrawn.

The rejection of Claims 19-20, 23-25, 54-56 and 62-63 under 35 U.S.C. § 103(a) as being unpatentable over Jost et al. (U.S. Patent No. 5,361,201) ("Jost") in view of Ma et al. (U.S. Patent No. 6,347,313) ("Ma") is respectfully traversed.

Jost is described above. Ma describes a method and system for indexing and retrieving database objects, such as images, that includes a database manager which initializes database objects based on vectors for values of quantified features associated with the database objects. Similar database objects are grouped into common clusters that are based on system-perceived relationships among the objects. For each search session, a vector for a search query is calculated and database objects from the closest cluster within a feature space are selected for presentation at a user device. The user indicates which of the selected objects are relevant to the search session and which of the objects are irrelevant. If one of the clusters includes both relevant and irrelevant objects, the cluster is split into two clusters, so that one of the resulting clusters includes the relevant objects and the other cluster includes irrelevant objects. The

correlation matrix is updated to indicate that the resulting clusters have a weak correlation. If two of the clusters include database objects which were indicated to be relevant to the search session, the correlation matrix is updated to indicate that the two clusters have a strong correlation. To avoid an excessive proliferation of database clusters, mergers are performed on clusters which are closely located within the feature space and share a strong correlation within the correlation matrix. Following continued use, the groupings of objects into clusters and the cluster-to-cluster correlations will reflect user-perceived relationships.

Claims 19-20 and 23-25 depend from independent Claim 1. Claim 1 is recited hereinabove.

Neither Jost nor Ma, considered alone or in combination, describe or suggest a method as recited in Claim 1. More specifically, neither Jost nor Ma, considered alone or in combination, describe or suggest a method for providing a value of a good to a requester using a computer coupled to a database that includes storing in the database data relating to a plurality of goods including a description of each good, wherein each good includes a non-stationary asset including at least one of equipment, a product, a truck, an automobile and a vehicle. Rather, Jost describes an automated system for real estate appraisals which uses one or more predictive models to generate estimates of real estate value; and Ma describes a method and system for indexing and retrieving database objects, such as images.

Moreover, neither Jost nor Ma, considered alone or in combination, describe or suggest designating a request for the value of the good as an exception request if no response is provided by the computer to the request for the value of the good and prompting the requester to provide additional information relating to the good, researching by an analyst the value of the good including analyzing data external to the database based on the uploaded data and the additional information, and calculating the value of the good based on the research performed by the analyst. More specifically, neither Jost nor Ma, considered alone or in combination, describe or suggest researching by an analyst the value of the good including analyzing data external to the database.

Furthermore, neither Jost nor Ma, considered alone or in combination, describe or suggest analyzing trends among a plurality of similar exception requests, and inputting at least one new policy value and corresponding data for a good based on the exception request analysis. Rather, Jost describes an automated system for real estate appraisals that uses one or more predictive models to generate estimates of real estate value, and Ma describes a method for indexing and retrieving database objects. Accordingly, for at least the reasons set forth above, Applicants respectfully submit that Claim 1 is patentable over Jost in view of Ma.

When the recitations of Claims 19-20 and 23-25 are considered in combination with the recitations of Claim 1, Applicants submit that dependent Claims 19-20 and 23-25 are also patentable over Jost in view of Ma.

Claims 54-56 and 62-63 depend from independent Claim 34. Claim 34 is recited hereinabove.

Neither Jost nor Ma, considered alone or in combination, describe or suggest a system as recited in Claim 34. More specifically, neither Jost nor Ma, considered alone or in combination, describe or suggest a system for providing a value of a good to a requester that includes a server configured to read input data including a request for a value of the good and data relating to the good, and then determine whether the value of the good can be calculated based on the inputted data including determining whether the good has a policy value assigned thereto.

Moreover, neither Jost nor Ma, considered alone or in combination, describe or suggest a server configured to designate a request for a value of a good as an exception request if no response is provided by the system to the request for the value of the good and prompt a requester to provide additional information relating to the good, prompt the analyst to research the value of the good using the inputted data, the additional information and data external to the database, and calculate the value of the good based on the research performed by the analyst. More specifically, neither Jost nor Ma, considered alone or in combination, describe or suggest a server configured to prompt an analyst to research the value of the good using the inputted data, the additional information and data external to the database.

Furthermore, neither Jost nor Ma, considered alone or in combination, describe or suggest a server configured to analyze trends among a plurality of similar exception requests, and receive at least one new policy value and corresponding data for a good based on the exception request analysis. Accordingly, for at least the reasons set forth above, Applicants respectfully submit that Claim 34 is patentable over Jost in view of Ma.

When the recitations of Claims 54-56 and 62-63 are considered in combination with the recitations of Claim 34, Applicants submit that Claims 54-56 and 62-63 are also patentable over Jost in view of Ma.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claims 19-20, 23-25, 54-56 and 62-63 be withdrawn.

The rejection of Claim 37 under 35 U.S.C. § 103(a) as being unpatentable over Jost et al. (U.S. Patent No. 5,361,201) ("Jost") in view of Gell (U.S. Patent No. 6,577,858) is respectfully traversed.

Jost is described above. Gell describes a communication system that includes a communication utilizing apparatus connectable to a communications network and service provision apparatus for making services available to the communications utilizing apparatus. An accounting device is associated with the communications utilizing apparatus and includes a digital data storage device, a signalling circuit, and a comparison device. The digital data storage device is arranged to store details of the receipt of services by the communications utilizing apparatus. The signalling circuit is arranged to receive, via the communications network, signals indicating a payment due in respect of services provided by the service provision apparatus. The comparison device is arranged to compare the received indications with data derived from the stored details.

Claim 37 depends from independent Claim 34. Claim 34 is recited hereinabove.

Neither Jost nor Gell, considered alone or in combination, describe or suggest a system as recited in Claim 34. More specifically, neither Jost nor Gell, considered alone or in combination, describe or suggest a system for providing a value of a good to a requester that includes a server

configured to read input data including a request for a value of the good and data relating to the good, and then determine whether the value of the good can be calculated based on the inputted data including determining whether the good has a policy value assigned thereto.

Moreover, neither Jost nor Gell, considered alone or in combination, describe or suggest a server configured to designate a request for a value of a good as an exception request if no response is provided by the system to the request for the value of the good and prompt a requester to provide additional information relating to the good, prompt the analyst to research the value of the good using the inputted data, the additional information and data external to the database, and calculate the value of the good based on the research performed by the analyst. More specifically, neither Jost nor Gell, considered alone or in combination, describe or suggest a server configured to prompt an analyst to research the value of the good using the inputted data, the additional information and data external to the database.

Furthermore, neither Jost nor Gell, considered alone or in combination, describe or suggest a server configured to analyze trends among a plurality of similar exception requests, and receive at least one new policy value and corresponding data for a good based on the exception request analysis. Accordingly, for at least the reasons set forth above, Applicants respectfully submit that Claim 34 is patentable over Jost in view of Gell.

When the recitations of Claim 37 are considered in combination with the recitations of Claim 34, Applicants submit that Claim 37 is also patentable over Jost in view of Gell.

For at least the reasons set forth above, Applicants respectfully request that the 35 U.S.C. § 103(a) rejection of Claim 37 be withdrawn.

In addition to the argument set forth above, Applicants further traverse the rejection of Claims 2, 3, 35 and 36 under 35 U.S.C. § 103(a) as being unpatentable over Jost in view of Dugan; the rejection of Claims 5, 16, 26-28, 38, 50-52 and 57 under 35 U.S.C. § 103(a) as being unpatentable over Jost in view of Whitworth; the rejection of Claims 17, 30-32 and 58-60 under 35 U.S.C. § 103(a) as being unpatentable over Jost in view of Quinn; the rejection of Claims 18 and 61 under 35 U.S.C. § 103(a) as being unpatentable over Jost in view of Hartnett; the rejection of Claims 19-20, 23-25, 54-56 and 62-63 under 35 U.S.C. § 103(a) as being

unpatentable over Jost in view of Ma; and the rejection of Claim 37 under 35 U.S.C. § 103(a) as being unpatentable over Jost in view of Gell on the grounds that these Section 103 rejections are improper rejections.

Obviousness cannot be established by merely suggesting that it would have been obvious to one of ordinary skill in the art to modify Jost using the teachings of Dugan, Whitworth, Quinn, Hartnett, Ma, or Gell. More specifically, as is well established, obviousness cannot be established by combining the teachings of the cited art to produce the claimed invention, absent some teaching, suggestion, or incentive supporting the combination. None of Jost, Dugan, Whitworth, Quinn, Hartnett, Ma, or Gell, alone or in combination, describe or suggest the claimed combination. Furthermore, in contrast to the assertion within the Office Action, Applicants respectfully submit that it would not be obvious to one skilled in the art to combine Jost with Dugan, Whitworth, Quinn, Hartnett, Ma, or Gell because there is no motivation to combine the references suggested in the art. Rather, the Examiner has not pointed to any prior art that teaches or suggests to combine the disclosures, other than Applicants' own teaching.

As the Federal Circuit has recognized, obviousness is not established merely by combining references having different individual elements of pending claims. Ex parte Levengood, 28 U.S.P.Q.2d 1300 (Bd. Pat. App. & Inter. 1993). MPEP 2143.01. Rather, there must be some suggestion, outside of Applicants' disclosure, in the prior art to combine such references, and a reasonable expectation of success must be both found in the prior art, and not based on Applicants' disclosure. In re Vaeck, 20 U.S.P.Q.2d 1436 (Fed. Cir. 1991). In the present case, neither a suggestion or motivation to combine the prior art disclosures, nor any reasonable expectation of success has been shown.

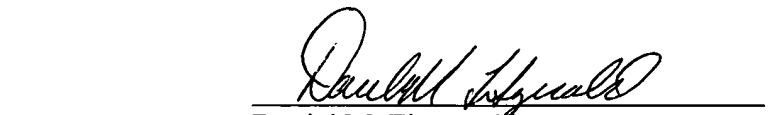
Furthermore, it is impermissible to use the claimed invention as an instruction manual or "template" to piece together the teachings of the cited art so that the claimed invention is rendered obvious. Specifically, one cannot use hindsight reconstruction to pick and choose among isolated disclosures in the art to deprecate the claimed invention. Further, it is impermissible to pick and choose from any one reference only so much of it as will support a given position, to the exclusion of other parts necessary to the full appreciation of what such reference fairly suggests to one of ordinary skill in the art. The present Section 103 rejection is

based on a combination of teachings selected from multiple patents in an attempt to arrive at the claimed invention. Since there is no teaching nor suggestion in the cited art for the claimed combination, the Section 103 rejection appears to be based on a hindsight reconstruction in which isolated disclosures have been picked and chosen in an attempt to deprecate the present invention. Of course, such a combination is impermissible, and for this reason alone, Applicants respectfully request that the Section 103 rejection be withdrawn.

For at least the reasons set for above, Applicants respectfully request that the Section 103 rejection of Claims 2, 3, 35 and 36 under Jost in view of Dugan; the Section 103 rejection of Claims 5, 16, 26-28, 38, 50-52 and 57 under Jost in view of Whitworth; the Section 103 rejection of Claims 17, 30-32 and 58-60 under Jost in view of Quinn; the Section 103 rejection of Claims 18 and 61 under Jost in view of Hartnett; the Section 103 rejection of Claims 19-20, 23-25, 54-56 and 62-63 under Jost in view of Ma; and the Section 103 rejection of Claim 37 under Jost in view of Gell be withdrawn.

In view of the foregoing amendments and remarks, all the claims now active in this application are believed to be in condition for allowance. Reconsideration and favorable action is respectfully solicited.

Respectfully Submitted,



Daniel M. Fitzgerald
Registration No. 38,880
ARMSTRONG TEASDALE LLP
One Metropolitan Square, Suite 2600
St. Louis, Missouri 63102-2740
(314) 621-5070